

# Integrity and Trust You Can Count On



## We Understand and Thrive Within Your Regulatory Environment

The regulatory environment that you operate in is challenging and often unclear. Recent regulatory actions have targeted the financial and other consumer industries and made your job more challenging. For over a decade, EZShield has provided well-defined products and services with exceptional customer satisfaction ratings. We are committed to aligning with the Dodd-Frank Act and the Unfair, Deceptive And Abusive Practices (UDAAP) and all other applicable consumer protection legislation. We make compliance a priority and constantly monitor the compliance landscape and incorporate best practices into our products, partnerships and marketing.

“ Because of their strong track record helping consumers and small business owners protect themselves and respond in the event of identity theft, EZShield was a natural choice to be our partner... ”

Brock O'Leary,  
Product Manager

## What Sets Us Apart

### 100% Partner Model

We market exclusively through partners and take pride in meeting and exceeding the spirit of applicable legal or regulatory requirements.

### Well Defined Services

Our services and their benefits, terms and conditions are simply and clearly stated. We would never mislead a customer about the benefits of the services we offer.

### Clearly Articulated Pricing

Prices of our products are unambiguous and prominently stated. We reject deceptive pricing.

### Educational Tips and Tools

We proactively reach out to your customers to educate them on the value and benefits of their services. We recognize that education and awareness play a major role in mitigating risk and preventing fraud and identity theft.

### Prompt Service Cancellation

Customers may cancel their service at any time. We will not delay or obstruct a customer from obtaining a cancellation of their service.

### No Questions Asked Money Back Guarantee

We will refund your customer's money for any reason at any time.

### Custom Product Disclosures and Policies

We offer assistance to customers who have any questions about our pricing, policies or practices. We work with our partners to draft appropriate and detailed disclosures and policies.

### Customer Centric Practices

Our call center is customer-support focused; we do not pressure your customers to upgrade their service. Additional services are available for those that desire additional protection.

We recognize that you are best served to conduct thorough reviews of your sales and marketing practices — not only for their own products and services, but also for those of your service providers. EZShield works with its partners to successfully deploy our services by clearly informing your customers of our solution benefits; educating these customers with easy-to-understand disclosures; providing around-the-clock support to customers; and offering fair enrollment/cancellation options.

### EZShield Consumer Protection Practices

Examples of EZShield consumer protection practices include, but are not limited to:

Our compliance team proactively participates in industry initiatives and councils that monitor, assess and **identify best practices** for UDAAP compliance.

We conduct **reviews of emerging requirements for consumer protection** in the marketing of financial products and services, and adjust our program configuration options and implementation recommendations to meet these compliance objectives.

We **provide proactive and frequent customer communication** to encourage activation and receipt of the full value from their services. We are clear in these communications that when they have not activated all their services they may not be receiving their full benefits.

We send monthly emails to consumers to remind them of the services they are receiving, as well as to provide **educational tips and tools** for their benefit.

Our marketing approach provides customers the ability to sign up and pay for only the services that they truly value by offering additional services using an **a la carte menu of services to choose from**. We do offer only a few bundled packages of services, some of which they may not value.

Our corporate values focus on providing **outstanding customer care and satisfaction**, and we provide extensive new hire and ongoing training to our employees regarding these values.

**EZShield believes that when compliance is embraced, our partners and their customers are best served.**

### About EZShield

EZShield works with partners in the financial services, benefits/payroll, insurance and warranty markets to help protect the identity of their consumer and small business customers. Our full range of identity and fraud solutions, including check and checking account protection, consumer identity and business security solutions, are offered on a flexible platform and backed by best-in-class service. This enables EZShield partners to quickly bring to market integrated identity theft and fraud protection solutions that are tailored to the unique needs of their customers. For more information, please visit [www.ezshield.com](http://www.ezshield.com).

“ This process is amazing and I will be a positive reference for EZShield forever. ”

Christine L.,  
Customer

### World-class Customer Support

- Net Promoter Score of > 80%
- Zero Better Business Bureau (BBB) complaints; A+ rating
- Average customer satisfaction rating of 9.6 out of 10.0